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# Abstract

Electronic payment method and arrangement for carrying it out

An electronic payment method for paying for merchandise or a service offered by a vendor and ordered by a purchaser over a data or telecommunication network using a prepaid electronic credit, essentially in real time, over the network, where a predetermined credit sum required for paying for the merchandise or service is transferred, in response to a transfer signal transmitted by a first terminal associated with the purchaser, to an electronic interim account belonging to the purchaser, in particular after intervening transfer by a debit signal, to an electronic target account belonging to the vendor.

Figure